

**Table IX.B.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2016**

<b>METRO AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
<b>New York-Newark-Jersey City, NY-NJ-PA</b>					
Less than 50 employees	32.1%	51.8%	83.3%	64.5%	53.7%
50 or more employees	98.4%	98.9%	74.3%	70.2%	52.2%
Total	44.7%	85.2%	75.9%	69.1%	52.5%
<b>Los Angeles-Long Beach-Anaheim, CA</b>					
Less than 50 employees	30.3%	49.4%	86.1%	74.8%	64.4%
50 or more employees	95.8%	97.6%	75.9%	70.5%	53.5%
Total	42.3%	84.5%	77.5%	71.2%	55.2%
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>					
Less than 50 employees	30.0%	50.2%	81.2%	75.7%	61.5%
50 or more employees	97.5%	99.3%	76.9%	73.7%	56.6%
Total	47.5%	89.0%	77.4%	73.9%	57.2%
<b>Dallas-Fort Worth-Arlington, TX</b>					
Less than 50 employees	28.8%	45.6%	87.9%	67.1%	59.0%
50 or more employees	98.0%	98.1%	76.4%	68.2%	52.1%
Total	53.0%	87.2%	77.7%	68.1%	52.9%
<b>Houston-The Woodlands-Sugar Land, TX</b>					
Less than 50 employees	28.0%	37.9%	87.2%	79.3%	69.2%
50 or more employees	99.5%	100.0%	77.2%	77.1%	59.5%
Total	44.9%	85.8%	78.2%	77.3%	60.5%
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>					
Less than 50 employees	40.8%	54.1%	79.6%	68.9%	54.8%
50 or more employees	97.8%	98.1%	79.8%	68.6%	54.7%
Total	56.0%	88.1%	79.8%	68.6%	54.8%
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</b>					
Less than 50 employees	35.2%	59.4%	78.6%	68.8%	54.0%
50 or more employees	97.8%	97.2%	75.4%	75.8%	57.2%
Total	50.7%	87.8%	76.0%	74.5%	56.6%
<b>Miami-Fort Lauderdale-West Palm Beach, FL</b>					
Less than 50 employees	22.7%	39.8%	80.4%	65.1%	52.3%
50 or more employees	97.7%	97.5%	80.6%	76.4%	61.5%
Total	34.7%	79.9%	80.6%	74.7%	60.1%
<b>Atlanta-Sandy Springs-Roswell, GA</b>					
Less than 50 employees	19.5%	36.2%	89.6%	72.9%	65.3%
50 or more employees	100.0%	100.0%	77.4%	71.4%	55.2%
Total	41.3%	86.3%	78.5%	71.5%	56.1%
<b>Boston-Cambridge-Newton, MA-NH</b>					
Less than 50 employees	45.0%	60.7%	80.9%	60.5%	48.9%
50 or more employees	99.5%	97.4%	73.8%	74.8%	55.2%
Total	59.8%	89.0%	74.9%	72.4%	54.2%
<b>San Francisco-Oakland-Hayward, CA</b>					
Less than 50 employees	29.8%	61.7%	86.2%	72.3%	62.3%
50 or more employees	97.6%	98.4%	78.6%	77.0%	60.5%
Total	41.5%	88.1%	80.1%	76.0%	60.9%
<b>Phoenix-Mesa-Scottsdale, AZ</b>					
Less than 50 employees	16.8%	42.6%	85.0%	67.7%	57.6%
50 or more employees	96.9%	97.7%	81.3%	70.4%	57.2%
Total	38.4%	85.6%	81.7%	70.1%	57.2%
<b>Riverside-San Bernardino-Ontario, CA</b>					
Less than 50 employees	22.8%	37.0%	83.9%	57.4%	48.2%
50 or more employees	94.8%	98.1%	75.0%	72.1%	54.1%
Total	39.6%	82.6%	76.0%	70.2%	53.4%
<b>Detroit-Warren-Dearborn, MI</b>					
Less than 50 employees	20.7%	44.8%	82.5%	76.9%	63.4%
50 or more employees	97.7%	96.3%	75.1%	80.0%	60.1%
Total	39.5%	85.4%	75.9%	79.6%	60.4%

**Table IX.B.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2016 (cont.)**

<b>METRO AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
<b>Seattle-Tacoma-Bellevue, WA</b>					
Less than 50 employees	31.6%	50.5%	76.0%	82.3%	62.6%
50 or more employees	99.6%	99.6%	81.2%	78.7%	63.9%
Total	48.5%	85.8%	80.4%	79.2%	63.7%
<b>Minneapolis-St. Paul-Bloomington, MN-WI</b>					
Less than 50 employees	24.8%	48.4%	70.6%	73.4%	51.8%
50 or more employees	95.6%	96.6%	76.5%	77.6%	59.3%
Total	42.9%	84.5%	75.6%	77.0%	58.2%
<b>San Diego-Carlsbad, CA</b>					
Less than 50 employees	41.4%	55.1%	80.4%	73.6%	59.2%
50 or more employees	92.1%	97.9%	69.1%	77.7%	53.7%
Total	52.9%	86.0%	71.1%	76.9%	54.6%
<b>Tampa-St. Petersburg-Clearwater, FL</b>					
Less than 50 employees	33.4% *	34.4%	95.2%	75.5%	71.9%
50 or more employees	100.0%	100.0%	74.9%	78.5%	58.8%
Total	50.9%	87.4%	76.4%	78.2%	59.7%
<b>Denver-Aurora-Lakewood, CO</b>					
Less than 50 employees	30.8%	48.7%	71.6%	77.0%	55.2%
50 or more employees	98.9%	98.7%	72.6%	70.8%	51.4%
Total	49.4%	85.6%	72.5%	71.7%	52.0%
<b>St. Louis, MO-IL</b>					
Less than 50 employees	25.9%	45.8%	60.0%	77.8%	46.7%
50 or more employees	97.9%	99.0%	75.7%	77.2%	58.5%
Total	42.2%	83.7%	73.2%	77.3%	56.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

\* Figure does not meet standard of reliability or precision.

**Table IX.B.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2016**

<b>METRO AREA</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance in establishments that offer health insurance</b>	<b>Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance</b>	<b>Percent of employees that are enrolled in health insurance at establishments that offer health insurance</b>
<b>New York-Newark-Jersey City, NY-NJ-PA</b>					
Less than 50 employees	2.52%	2.77%	1.95%	2.61%	2.34%
50 or more employees	0.55%	0.40%	1.74%	1.71%	1.86%
Total	2.14%	1.00%	1.48%	1.47%	1.59%
<b>Los Angeles-Long Beach-Anaheim, CA</b>					
Less than 50 employees	2.94%	3.27%	1.99%	2.40%	2.61%
50 or more employees	1.44%	1.07%	2.57%	2.48%	2.74%
Total	2.58%	1.41%	2.21%	2.09%	2.38%
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>					
Less than 50 employees	4.77%	4.73%	3.29%	3.99%	3.35%
50 or more employees	1.32%	0.43%	2.86%	2.41%	2.88%
Total	3.61%	1.16%	2.55%	2.17%	2.57%
<b>Dallas-Fort Worth-Arlington, TX</b>					
Less than 50 employees	4.84%	5.95%	3.97%	6.25%	6.26%
50 or more employees	0.90%	0.86%	2.98%	2.95%	3.45%
Total	3.83%	1.76%	2.72%	2.70%	3.15%
<b>Houston-The Woodlands-Sugar Land, TX</b>					
Less than 50 employees	4.78%	5.32%	3.88%	5.23%	5.58%
50 or more employees	0.37%	0.04%	3.23%	3.01%	3.92%
Total	4.14%	1.94%	2.92%	2.73%	3.55%
<b>Washington-Arlington-Alexandria, DC-VA-MD-WV</b>					
Less than 50 employees	3.99%	4.20%	3.95%	2.96%	3.80%
50 or more employees	0.75%	0.79%	2.21%	2.39%	2.66%
Total	3.13%	1.38%	1.98%	2.10%	2.35%
<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD</b>					
Less than 50 employees	3.96%	4.18%	3.70%	2.82%	3.26%
50 or more employees	0.93%	1.26%	2.43%	1.81%	2.43%
Total	3.39%	1.59%	2.10%	1.59%	2.10%
<b>Miami-Fort Lauderdale-West Palm Beach, FL</b>					
Less than 50 employees	4.86%	5.74%	4.65%	5.90%	4.86%
50 or more employees	1.34%	1.53%	3.20%	3.62%	3.92%
Total	4.42%	2.88%	2.80%	3.25%	3.44%
<b>Atlanta-Sandy Springs-Roswell, GA</b>					
Less than 50 employees	3.69%	4.96%	3.36%	4.30%	4.36%
50 or more employees	0.00%	0.00%	2.81%	3.35%	3.13%
Total	3.12%	1.51%	2.57%	3.04%	2.88%
<b>Boston-Cambridge-Newton, MA-NH</b>					
Less than 50 employees	5.25%	4.34%	2.96%	3.47%	3.75%
50 or more employees	0.37%	0.35%	2.46%	1.86%	2.69%
Total	3.92%	1.21%	2.12%	1.73%	2.35%
<b>San Francisco-Oakland-Hayward, CA</b>					
Less than 50 employees	5.02%	5.28%	3.97%	3.40%	3.60%
50 or more employees	1.74%	1.14%	3.73%	2.92%	4.04%
Total	4.62%	1.96%	3.11%	2.43%	3.32%
<b>Phoenix-Mesa-Scottsdale, AZ</b>					
Less than 50 employees	2.85%	4.71%	3.89%	5.07%	4.82%
50 or more employees	1.38%	1.05%	2.26%	3.33%	3.34%
Total	2.52%	1.58%	2.05%	3.01%	3.02%
<b>Riverside-San Bernardino-Ontario, CA</b>					
Less than 50 employees	6.41%	7.77%	7.26%	9.97%	9.12%
50 or more employees	2.81%	1.13%	4.44%	4.14%	4.71%
Total	5.91%	3.26%	4.01%	3.97%	4.34%
<b>Detroit-Warren-Dearborn, MI</b>					
Less than 50 employees	3.62%	5.58%	3.32%	4.39%	5.00%
50 or more employees	1.14%	2.12%	4.27%	2.46%	4.05%
Total	3.31%	2.27%	3.84%	2.23%	3.66%

**Table IX.B.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2016 (cont.)**

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<b>Seattle-Tacoma-Bellevue, WA</b>					
Less than 50 employees	4.51%	5.04%	4.20%	3.27%	4.49%
50 or more employees	0.40%	0.45%	3.01%	2.73%	3.51%
Total	3.71%	1.82%	2.61%	2.36%	3.02%
<b>Minneapolis-St. Paul-Bloomington, MN-WI</b>					
Less than 50 employees	3.85%	5.14%	5.89%	4.02%	5.30%
50 or more employees	2.05%	1.64%	3.10%	1.94%	3.10%
Total	3.05%	2.03%	2.80%	1.77%	2.78%
<b>San Diego-Carlsbad, CA</b>					
Less than 50 employees	7.16%	6.97%	4.20%	6.22%	5.47%
50 or more employees	3.78%	1.45%	4.87%	3.17%	4.15%
Total	5.95%	2.82%	4.13%	2.85%	3.55%
<b>Tampa-St. Petersburg-Clearwater, FL</b>					
Less than 50 employees	11.23% *	10.08%	3.06%	4.83%	5.06%
50 or more employees	0.00%	0.00%	7.52%	4.20%	6.21%
Total	8.54%	3.82%	7.05%	3.82%	5.82%
<b>Denver-Aurora-Lakewood, CO</b>					
Less than 50 employees	5.40%	6.31%	5.58%	4.47%	5.23%
50 or more employees	0.94%	1.06%	4.10%	3.10%	3.91%
Total	4.39%	2.01%	3.59%	2.73%	3.42%
<b>St. Louis, MO-IL</b>					
Less than 50 employees	5.37%	6.90%	9.56%	5.31%	8.35%
50 or more employees	1.56%	0.81%	3.13%	2.38%	3.20%
Total	4.76%	2.42%	3.19%	2.19%	3.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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